

**EXHIBIT B**

**NOTICE OF INTENT TO FORECLOSE**

[Owner-Occupied Property - Mortgage Loan Default - No Prefile Mediation Offer]

This Notice is Required by Maryland Law (Real Property Article, §7-105.1(c), Annotated Code of Maryland).

**YOU ARE AT RISK OF LOSING YOUR HOME TO FORECLOSURE.**

You have missed one or more payments on your mortgage loan or you are otherwise in default. If you do not bring the loan current, otherwise cure the default, or reach an agreement with your mortgage company to avoid foreclosure (such as a loan modification, repayment plan, or other alternative to foreclosure), a foreclosure action may be filed in court as early as 45 days from the post mark date of this Notice.

There may be options available to avoid foreclosure, but you must act immediately.

You should seek housing counseling services now.

**TO ACCESS FREE HOUSING COUNSELING SERVICES, CALL THE  
MARYLAND HOPE HOTLINE AT 1-877-462-7555 OR GO TO  
WWW.MDHOPE.ORG**

**Please follow the instructions that are outlined below.**

- Read this entire Notice carefully and act immediately.
- Contact Crystal Coleman at (888)224-4702 to discuss options available to avoid foreclosure.
- Complete the enclosed Loss Mitigation Application according to its instructions and include copies of all requested documents.
- Mail your completed Loss Mitigation Application and the accompanying documents using the addressed envelope provided.
- Keep a copy of your Loss Mitigation Application, accompanying documents, your mail receipt confirmation, and the date of mailing for your own record.

**If you have already sent a Loss Mitigation Application to your mortgage company, please call your mortgage company at the number above to confirm the status of your request.**

Beware of anyone offering to "save" your home or requesting an upfront fee before providing assistance. If you believe you have been a victim of a scam, please contact Maryland's office of the Commissioner of Financial Regulation by calling 410-230-6077 or visiting [www.dllr.state.md.us/finance/](http://www.dllr.state.md.us/finance/). Free resources are available at the Maryland HOPE Hotline at 1-877-462-7555 or go to [www.MDHOPE.org](http://www.MDHOPE.org).

**Attached is a list of government and nonprofit foreclosure-related resources available to help you.**

If you have funds available to bring your loan current contact Crystal Coleman at (888)224-4702 before sending any money to your mortgage company. When you call, ask for the amount needed to reinstate your loan.

### Notice of Intent to Foreclose

#### The following is important about your mortgage loan:

Date of Notice: 3/30/2015

Address of Property Subject to This Notice: 8800 Laurel Valley Lane  
Montgomery Village, MD 20886

Name of Borrower(s) Patricia A. Nash

Mailing Address of Borrower(s): 8800 Laurel Valley Lane  
Gaithersburg, MD 20886

Name of Record Owner(s) (if different from Borrower(s)): Scott Nash, PR for the Estate of Patricia Nash

Mailing Address of Record Owner(s): N/A  
(if different from Borrower(s))

Name of Secured Party: Federal Home Loan Bank Cincinnati

Telephone Number of Secured Party: (800) 367-9305

Name of Loan Servicer PNC Bank, NA  
(*if different from Secured Party*):

Telephone Number of Servicer (*if applicable*): (800) 367-9305

Mortgage Loan Number: 

Lien Position (Indicate whether first or subordinate lien): 1st

Date of Most Recent Loan Payment Received: 8/25/2014

Period to Which Most Recent Mortgage Loan Payment Was Applied: 9/1/2014

Date of Default: 10/2/2014

Total Amount Required to Cure Default as of the Date of this Notice: \$18,356.08

(If you wish to reinstate your loan by paying all past due payments and fees, please call the mortgage company and ask for the total amount required to cure the default and reinstate the loan.)

Your mortgage loan payment is currently 179 days past due and is in default.

Name of Mortgage Lender (if applicable): National City Mortgage a division of  
National City Bank

Maryland Mortgage Lender License Number (if  
applicable): N/A

Name of Mortgage Loan Originator (if applicable): N/A

Maryland Mortgage Loan Originator License Number N/A  
(if applicable):

Failure to reinstate your loan by paying all sums due to bring the loan current within 45 days of the date of this notice may result in acceleration of the sums secured by the Deed of Trust and sale of the secured property. You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense to acceleration and sale. If you have been granted a discharge of this debt in a Bankruptcy proceeding or currently under the protection of the United States Bankruptcy Code, this Notice is not an attempt to collect the debt from you, but is merely notice of intent to foreclose if the default under the Deed of Trust is not resolved.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED FROM YOUR COMMUNICATION REGARDING THIS NOTICE MAY BE USED FOR THAT PURPOSE.

## HOPE Housing Counselors Network

ORGANIZATION	JURISDICTION	ZIP	PHONE NUMBER	WEB ADDRESS
Allegany County HRDC	Allegany	21502	301-777-5970	<a href="http://www.alleganyhrdc.org">www.alleganyhrdc.org</a> <a href="http://www.alleganyhrdc.org">http://www.alleganyhrdc.org</a>
Anne Arundel County Economic Opportunity Committee, Inc.*	Anne Arundel	21401	410-626-1900	<a href="http://www.aaceoc.com">www.aaceoc.com</a> <a href="http://www.aaceoc.com">http://www.aaceoc.com</a>
Arundel Community Development Services, Inc.	Anne Arundel	21401	410-222-7600	<a href="http://www.acdsinc.org">www.acdsinc.org</a> <a href="http://www.acdsinc.org">http://www.acdsinc.org</a>
Belair Edison Neighborhoods, Inc.	Baltimore City	21213	410-485-8422	<a href="http://www.belair-edison.org">www.belair-edison.org</a> <a href="http://www.belair-edison.org">http://www.belair-edison.org</a>
Druid Heights Community Development Corp.	Baltimore City	21217	410-523-1350	<a href="http://www.druidheights.com">www.druidheights.com</a> <a href="http://www.druidheights.com">http://www.druidheights.com</a>
Garwyn Oaks Northwest Housing Resource Center	Baltimore City	21216	410-947-0084	<a href="http://www.go-northwesthrc.org">www.go-northwesthrc.org</a> <a href="http://www.go-northwesthrc.org">http://www.go-northwesthrc.org</a>
Neighborhood Housing Services of Baltimore	Baltimore City	21231	410-327-1200	<a href="http://www.nhsbaltimore.org">www.nhsbaltimore.org</a> <a href="http://www.nhsbaltimore.org">http://www.nhsbaltimore.org</a>
Park Heights Renaissance, Inc.	Baltimore City	21215	410-664-4890	<a href="http://www.phrmd.org">www.phrmd.org</a> ( <a href="http://www.phrmd.org">http://www.phrmd.org</a> )
Southeast Community Development Corporation*	Baltimore City	21224	410-342-3234	<a href="http://www.southeastcdc.org">www.southeastcdc.org</a> <a href="http://www.southeastcdc.org">http://www.southeastcdc.org</a>
Comprehensive Housing Assistance, Inc.	Baltimore City and Baltimore County	21209	410-466-1990	<a href="http://www.chaibaltimore.org">www.chaibaltimore.org</a> <a href="http://www.chaibaltimore.org">http://www.chaibaltimore.org</a>
Diversified Housing Development, Inc.	Baltimore County	21244	410-496-1214	<a href="http://www.diversifiedhousing.org">www.diversifiedhousing.org</a> <a href="http://www.diversifiedhousing.org">http://www.diversifiedhousing.org</a>
Eastside Community Development Corporation	Baltimore County	21224	410-284-9861	<a href="http://www.eastsidecdc.org">www.eastsidecdc.org</a> <a href="http://www.eastsidecdc.org">http://www.eastsidecdc.org</a>
Cecil County Housing Agency	Cecil County	21921	410-996-5245	<a href="http://www.ccgov.org/dept_housing/">http://www.ccgov.org/dept_housing/</a>
Delmarva Community Services, Inc	Eastern Shore	21613	410-901-2991	<a href="http://www.dcsdct.org">www.dcsdct.org</a> <a href="http://www.dcsdct.org">http://www.dcsdct.org</a>
Salisbury Neighborhood Housing Services	Eastern Shore	21804	410-543-4626	<a href="http://www.salisburyhns.org">www.salisburyhns.org</a> <a href="http://www.salisburyhns.org">http://www.salisburyhns.org</a>
Shore-Up!Inc.	Eastern Shore	21804	410-749-1142	<a href="http://www.shoreup.org">www.shoreup.org</a> <a href="http://www.shoreup.org">http://www.shoreup.org</a>
Maryland Rural Development Corp.**	Eastern Shore and Cecil County	21639	410-275-1824	<a href="http://www.mrdc.net">www.mrdc.net</a> ( <a href="http://www.mrdc.net">http://www.mrdc.net</a> )
City of Frederick/Frederick CAA	Frederick	21701	301-600-1506	<a href="http://www.cityoffrederick.com/fcaa">www.cityoffrederick.com/fcaa</a> <a href="http://www.cityoffrederick.com/fcaa">http://www.cityoffrederick.com/fcaa</a>
Garrett County Community Action Committee	Garrett and Allegany	21550	301-334-9431	<a href="http://www.garrettcac.org">www.garrettcac.org</a> <a href="http://www.garrettcac.org">http://www.garrettcac.org</a>
Home Partnership, Inc.	Harford and Cecil	21085	410-679-3200	<a href="http://www.homepartnershipinc.org">www.homepartnershipinc.org</a> <a href="http://www.homepartnershipinc.org">http://www.homepartnershipinc.org</a>
Harford County Housing Agency	Harford County	21014	410-638-3045	<a href="http://www.harfordhousing.org/">www.harfordhousing.org/</a> <a href="http://www.harfordhousing.org/">http://www.harfordhousing.org/</a>
Asian American Homeownership Counseling	Howard, Montgomery and Prince George's	20852	301-760-7636	<a href="http://www.aa-hc.org">www.aa-hc.org</a> ( <a href="http://www.aa-hc.org">http://www.aa-hc.org</a> )
Housing Initiative Partnership, Inc.*	Montgomery and Prince George's	20782	301-699-3835	<a href="http://www.hiphomes.org">www.hiphomes.org</a> <a href="http://www.hiphomes.org">http://www.hiphomes.org</a>
Centro de Apoyo Familiar (CAF)	Montgomery and Prince George's County	20737	301-328-3292	<a href="http://www.mycaf.org">www.mycaf.org</a> ( <a href="http://www.mycaf.org">http://www.mycaf.org</a> )
Lalino Economic Development Corporation*	Montgomery County	20902	1-866-977-LEDC (5332)	<a href="http://www.ledcmetro.org">www.ledcmetro.org</a> <a href="http://www.ledcmetro.org">http://www.ledcmetro.org</a>
Greater Washington Urban League, Inc.	Prince George's County	20009	301-985-3519	<a href="http://www.qwul.org">http://www.qwul.org</a> <a href="http://www.qwul.org">http://www.qwul.org</a>
HomeFree-USA*	Prince George's	20782	301-891-8400	<a href="http://www.homefreeusa.org">www.homefreeusa.org</a> <a href="http://www.homefreeusa.org">http://www.homefreeusa.org</a>
Kairos Development Corporation	Prince George's	20746	301-899-1180	<a href="http://www.kairosgroups.org">www.kairosgroups.org</a> <a href="http://www.kairosgroups.org">http://www.kairosgroups.org</a>
Sowing Empowerment and Economic Development*	Prince George's	20737	301-458-9808	<a href="http://www.seedinc.org">www.seedinc.org</a> <a href="http://www.seedinc.org">http://www.seedinc.org</a>
United Communities Against Poverty	Prince George's	20731	301-322-5700	<a href="http://www.ucappgc.org">www.ucappgc.org</a> <a href="http://www.ucappgc.org">http://www.ucappgc.org</a>
Housing Options and Planning Enterprises, Inc.*	Prince George's and Charles	20745	301-567-3330	<a href="http://www.hopefinancial.org">www.hopefinancial.org</a> <a href="http://www.hopefinancial.org">http://www.hopefinancial.org</a>
Unity Economic Development Corporation	Prince George's and Charles	20613	301-505-0331	<a href="http://www.unityedc.org">www.unityedc.org</a> <a href="http://www.unityedc.org">http://www.unityedc.org</a>
Housing Counseling Services (HCS)	Prince George's County	20009	202-667-7006	<a href="http://housingetc.org">http://housingetc.org</a> <a href="http://housingetc.org">http://housingetc.org</a>
Lydia's House in Southeast	Prince George's County	20774	301-322-5353	<a href="http://www.lydiashousendc.org/">http://www.lydiashousendc.org/</a> <a href="http://www.lydiashousendc.org/">http://www.lydiashousendc.org/</a>
Southern Maryland Tri-County CAC	Southern Maryland	20637	301-274-4474	<a href="http://www.smfccac.org">www.smfccac.org</a> <a href="http://www.smfccac.org">http://www.smfccac.org</a>
Consumer Credit Counseling Service of Maryland and Delaware, Inc.	Slatewide	21228 (Main Office) 8 other offices	1-800-642-2227	<a href="http://www.cccs-inc.org">www.cccs-inc.org</a> ( <a href="http://www.cccs-inc.org">http://www.cccs-inc.org</a> )
St. Ambrose Housing Aid Center, Inc.	Slatewide	21218	410-366-8550 x235	<a href="http://www.stambros.org">www.stambros.org</a> <a href="http://www.stambros.org">http://www.stambros.org</a>
Springboard Consumer Credit Management, Inc.	Slatewide	20817	1-877-947-3752	<a href="http://springboard.org/">http://springboard.org/</a> <a href="http://springboard.org/">http://springboard.org/</a>
Hagerstown Neighborhood Development Corp.	Washington	21740	301-797-0900	<a href="http://www.hagerstownhomestore.org">www.hagerstownhomestore.org</a> <a href="http://www.hagerstownhomestore.org">http://www.hagerstownhomestore.org</a>
Washington County Community Action Committee	Washington	21740	301-797-4161	<a href="http://www.wccac.org">www.wccac.org</a> ( <a href="http://www.wccac.org">http://www.wccac.org</a> )

## THE MARYLAND FORECLOSURE PROCESS AND TIME LINE

[Owner-Occupied - Mortgage Loan Default - No Offer of Prefile Mediation]

A Notice of Intent to Foreclose is enclosed with this document. In this Notice you will find specific information about your mortgage, an application for loss mitigation, and instructions to complete the application. **THIS IS NOT YET A FORECLOSURE FILING.** A foreclosure action, called an order to docket or complaint to foreclose (the "OTD"), may not be filed against you in court until at least 45 days after this Notice was mailed. The OTD must be filed in Circuit Court in order to move forward with foreclosure proceedings.

The OTD cannot be filed until your loan is 120 days past due, and you have been sent this Notice.

You will receive a copy of the OTD and it will include one of the following affidavits:

1. **Preliminary Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company has not started or completed the review of your loan for foreclosure alternatives known as loss mitigation. An application for loss mitigation will be included in the OTD. **Complete and return the application immediately; OR**
2. **Final Loss Mitigation Affidavit, which** will be filed with the OTD if the mortgage company believes it has no available alternatives to foreclosure. This affidavit will come with a "Request for Postfile Foreclosure Mediation," an application, and instructions. **You have only 25 days to request foreclosure mediation after the mailing date of these documents.** To request foreclosure mediation you must send the completed application with a non-refundable fee of \$50 to the Circuit Court.

\* If your order to docket includes a Preliminary Loss Mitigation Affidavit, **open all future mail** because you may receive a Final Loss Mitigation Affidavit in as soon as 28 days.

### **Foreclosure Mediation:**

You will have the opportunity to request foreclosure mediation after you receive the Final Loss Mitigation Affidavit. Foreclosure mediation is a process that allows you, a representative from your mortgage company, and a neutral third party mediator from the Maryland Office of Administrative Hearings to meet and discuss alternatives to foreclosure. The goal of foreclosure mediation is to help you avoid foreclosure. At mediation, you and your mortgage company may agree to an option to avoid foreclosure. However, making a request for foreclosure mediation does not guarantee a loan modification or other relief.

**TO ACCESS FREE HOUSING COUNSELING SERVICES,  
CALL THE MARYLAND HOPE HOTLINE AT  
1-877-462-7555 OR GO TO WWW.MDHOPE.ORG**



## Homeowner's Information Packet for PNC Mortgage Customers

As your mortgage loan servicer, we want you to know there is a program available that may help you. If you qualify under the federal government's Home Affordable Modification program and comply with the terms of the Home Affordable Modification Program Trial Period Plan, we will modify your mortgage loan and you can avoid foreclosure.

The modification may involve some or all of the following changes to your mortgage loan:

- 1) Bringing your account current;
- 2) Reducing the interest rate on your loan;
- 3) Extending the term of the loan, and
- 4) Delaying your payment of a portion of the mortgage principal until the end of the loan term.

How can you find out if you qualify? Just follow the steps below and let us know that you need help, TODAY!

### **STEP 1 GATHER THE INFO WE NEED TO HELP YOU**

- Explain the financial hardship that makes it difficult for you to pay your mortgage loan using the **MHA Request for Modification and Affidavit (RMA) form (enclosed) completed and signed by all borrowers.**
- Submit the required documentation of your income.
- Make timely monthly trial-period payments.

If you meet the eligibility criteria, you will be offered a Trial Period Plan. The monthly trial period payments will be based on the income documentation that you provide. They will be an estimate of what your payment will be if we are able to modify your loan under the terms of the program.

If you do not qualify for a loan modification, we will work with you to explore other options available to help you keep your home or ease your transition to a new home.

### **STEP 2 COMPLETE AND SUBMIT**

Please complete the enclosed forms and submit all the required income documentation. Please take the steps outlined on the enclosed document "Complete Your Checklist." If you have any questions, please contact us at (866) 804-7257.

Sincerely,

CUSTOMER SERVICE DEPARTMENT

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program the owner of your loan, your servicer, and the Federal Government are working to offer you options to help you stay in your home.

Attachments: Complete Your Checklist, RMA and IRS Form 4506-T.



**IMPORTANT NOTICE**

**We want to help you avoid foreclosure scams**

**Beware of Foreclosure Rescue Scams. Help is free!**

- There is never a fee to get assistance or information about the Making Home Affordable program from your lender or a HUD-approved housing counselor.
  - For a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can “save” your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

**Homeowner's HOPE™ Hotline**

If you have questions about the program that your servicer cannot answer or need further counseling, call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers access to free HUD-certified counseling services in English and Spanish.



If you are aware of fraud, waste, mismanagement, or misrepresentations affiliated with the Troubled Asset Relief Program, please contact SIGTARP at 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or [www.sigtar.gov](http://www.sigtar.gov). Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.





**COMPLETE YOUR CHECKLIST**

This is the information we need to help you to modify your mortgage payments.

To see if you qualify for this program, fax to (937) 910-4009 or mail the items listed below to:

**Attention: Central Receipts – HAMP Bldg 7 – B6-YM10-01-1;**  
**PNC Mortgage**  
**3232 Newmark Drive**  
**Miamisburg OH 45342**

- 1. The enclosed MHA Request for Modification & Affidavit (RMA) form completed and signed by all borrowers, AND**
- 2. Signed and dated copy of the enclosed IRS Form 4506-T (Request for Transcript of Tax Return) for each borrower (borrowers who filed their tax returns jointly may send in one IRS Form 4506-T signed and dated by both of the joint filers), AND**
- 3. Documentation that will be used by us to verify the income of each borrower.** This documentation includes:

**For borrowers who are current on their mortgage payments.**

- Copy of the most recently filed signed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss.

**For each borrower who receives a salary or hourly wages:**

- Copy of your two most recent pay stubs that show year-to-date earnings.

**For each borrower who is self-employed:**

- Most recent quarterly or year-to-date profit/loss statement.

**For each borrower who receives other earned income (e.g. overtime, bonus, commission, fee, housing allowance, tips).**

- Reliable third party documentation describing the nature of the income (e.g. an employment contract or printouts documenting tip income.)

**For each borrower who has income such as social security, disability or death benefits, pension, adoption assistance, or public assistance:**

- Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefit, **AND**
- Copy of two most recent bank statements showing receipt of such payment.

**For each borrower who has unemployment income.**

- Copy of benefits statement or letter from the provider that states the amount, frequency, and duration of the benefit (may be evidenced by a print out from the Department of Labor UI Benefit tool, which is available at [http://www.ows.doleta.gov/unemploy/ben\\_entitle.asp](http://www.ows.doleta.gov/unemploy/ben_entitle.asp).) **AND**
- Copy of two most recent bank statements showing receipt of such payment.

**For each borrower who is relying on alimony or child support as qualifying income\*:**

- Copy of divorce or other court decree; or separation agreement or other written agreement filed with the court that states the amount and period of time over which it will be received, **AND**
- Two most recent bank statements showing receipt of such payment.

**For each borrower who has rental income:**

- Copy of the most recently filed signed federal tax return with all schedules, including Schedule E—Supplemental Income and Loss.

*\*You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.*

If you have other types of income, cannot locate the required documents, or have questions about the paperwork required, please contact us at (866) 804-7257.

**Keep a copy of all documents for your records. Don't send original income documentation.**

Making Home Affordable Program  
Request For Modification and Affidavit (RMA)

## REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL THREE PAGES OF THIS FORM

► Loan I.D. Number \_\_\_\_\_

► Servicer \_\_\_\_\_

BORROWER		CO-BORROWER	
Borrower's name		Co-borrower's name	
Social Security number	Date of birth	Social Security number	Date of birth
Home phone number with area code		Home phone number with area code	
Cell or work number with area code		Cell or work number with area code	

I want to:	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property
The property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home <input type="checkbox"/> Investment
The property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied <input type="checkbox"/> Vacant

Mailing address \_\_\_\_\_

Property address (if same as mailing address, just write same) \_\_\_\_\_ E-mail address \_\_\_\_\_

Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please complete the following:
Date of offer _____ Amount of offer \$ _____	Counselor's Name: _____
Agent's Name: _____	Agency Name: _____
Agent's Phone Number: _____	Counselor's Phone Number: _____
For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Counselor's E-mail: _____
Who pays the real estate tax bill on your property?	Who pays the hazard insurance premium for your property?
<input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA	<input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by Condo or HOA
Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No	Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No
Condominium or HOA Fees <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____	Name of Insurance Co.: _____
Paid to: _____	Insurance Co. Tel #: _____

Have you filed for bankruptcy?  Yes  No If yes:  Chapter 7  Chapter 13 Filing Date: \_\_\_\_\_  
 Has your bankruptcy been discharged?  Yes  No Bankruptcy case number: \_\_\_\_\_

Additional Liens/Mortgages or Judgments on this property:			
Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number

## HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.

 Other: \_\_\_\_\_

Explanation (continue on back of page 3 if necessary): \_\_\_\_\_

REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 2

COMPLETE ALL THREE PAGES OF THIS FORM

INCOME/EXPENSES FOR HOUSEHOLD<sup>1</sup>

Number of People in Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony / Separation <sup>2</sup>	\$	Insurance	\$	Savings/ Money Market	\$
Social Security/SSDI	\$	Property Taxes	\$	CDs	\$
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Net Rental Expenses	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Car Payments	\$	Other	\$
Other (investment income, royalties, interest, dividends etc.)	\$	Other	\$	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)	
<b>Total (Gross Income)</b>	<b>\$</b>	<b>Total Debt/Expenses</b>	<b>\$</b>	<b>Total Assets</b>	<b>\$</b>

## INCOME MUST BE DOCUMENTED

<sup>1</sup>Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

<sup>2</sup>You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer.

## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER	<input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

## To be completed by interviewer

Name/Address of Interviewer's Employer

This request was taken by:	Interviewer's Name (print or type) & ID Number	
<input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Signature	Date
Interviewer's Phone Number (include area code)		

## ACKNOWLEDGEMENT AND AGREEMENT

*In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:*

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

► 

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 Borrower Signature

Date

► 

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 Co-Borrower Signature

Date

## HOMEOWNER'S HOTLINE

*If you have questions about this document or the modification process, please call your servicer.*

*If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.*



## NOTICE TO BORROWERS

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or [www.sigtar.gov](http://www.sigtar.gov). Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.



Form **4506-T**

(Rev. January 2008)

Department of the Treasury  
Internal Revenue Service**Request for Transcript of Tax Return**

► Do not sign this form unless all applicable lines have been completed.  
Read the instructions on page 2.

► Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.

OMB No. 1545-1872

**Tip:** Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506**, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code	
4 Previous address shown on the last return filed if different from line 3	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.	

**Caution: DO NOT SIGN this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.**

6 **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► \_\_\_\_\_

a **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days.

b **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days.

c **Record of Account**, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days.

7 **Verification of Nonfiling**, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days.

8 **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days.

**Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 **Year or period requested.** Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

/ /      / /      / /      / /

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign  
Here

Signature (see instructions)	Date	Telephone number of taxpayer on line 1a or 2a (      )
Title (if line 1a above is a corporation, partnership, estate, or trust)	Date	
Spouse's signature	Date	

## General Instructions

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

**Note.** You can also call 1-800-829-1040 to request a transcript or get more information.

## Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:	Mail or fax to the "Internal Revenue Service" at:
District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team Stop 679 Andover, MA 05501  978-247-9255
Alabama, Delaware, Florida, Georgia, North Carolina, Rhode Island, South Carolina, Virginia	RAIVS Team P.O. Box 47-421 Stop 91 Doraville, GA 30362  770-455-2335
Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team Stop 6716 AUSC Austin, TX 73301  512-460-2272
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	RAIVS Team Stop 37106 Fresno, CA 93888  559-456-5876
Arkansas, Connecticut, Illinois, Indiana, Michigan, Missouri, New Jersey, Ohio, Pennsylvania, West Virginia	RAIVS Team Stop 6705-B41 Kansas City, MO 64999  816-292-6102

## Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to the "Internal Revenue Service" at:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409  801-620-6922

Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250  859-669-3592
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**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. Do not send the form to this address. Instead, see *Where to file* on this page.